

CO-OPERATOR

Not for us-but for all

Melbourne
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CO-OPS MEET CHALLENGES

- Nine Fijians depending for a living on their coconut crops.
- 300 Mexican, Negro and White Americans in South-side Chicago.
- A \$20 million phosphate plant in Florida.
- 13,000 Eskimos spread over an area one third the size of Australia.
- Six houses in a muddy street in Nova Scotia, Canada.

What Have These In Common?

... all these are people or projects depending on co-operatives and co-operation.

To many of us some of these projects in co-operation may seem strange because we have become accustomed to the forms of co-operation that have been set up here and find it difficult to imagine the full possibilities open to co-operatives.

A Teachers' Guide prepared for social studies classes in the U.S.A. lists co-operatives alongside proprietorships, partnerships and joint stock companies as a principal medium of consumer organisations. Do our school-children even hear of co-operatives?

In America co-operative forms of enterprise are now fully accepted and highly influential in the community. Indeed the Poverty Programme could not operate without them and the well-known Peace Corps has over 500 men and women teaching about and establishing co-operatives throughout the world.

The Fijian Credit Unions operate in circumstances where few people are educated and local leadership has not been adequately developed. Add to this strong racial differences, and even open conflict, between the immigrant Indian community (now over half the population of Fiji) and the native Fijians and one can see the ingredients for national instability, if not racial strife, when Britain hands over independence.

Youth Leader Studies Co-ops

Frank King, a Melbourne Y.C.W. Diocesan Executive member, who has recently returned from a UNESCO travel grant to study youth activity in the U.S., Canada and the United Kingdom, writes here about some of his experiences in the co-operative field which was one of the aspects of youth activity with which he was concerned.

Helping to offset this situation are Credit Unions which are developing leadership by allowing and encouraging people to conduct their own affairs without close Government supervision. Also, in some Unions Indians and Fijians, by pooling their financial resources, are assisting one another and learning mutual trust and respect.

(CONTINUED ON BACK PAGE)



During his visit to America Frank King (right) looks at plans of the new Michigan Credit Union League buildings explained to him by one of the League's public relations men, James Dickerson.

EDUCATION FORUM

IN the past co-operatives have too often been content with "holding their own", instead of setting growth goals and counting the year a failure unless that goal was reached. This has largely been overcome, at least among the larger co-operatives—partly as a result of the management development programmes. But the old super-carefulness still persists in many places.

With some outstanding exceptions, co-operatives don't advertise enough nor use TV enough, nor carry on effective enough public-information programmes. And when they do, their appeal is often a conventional one—straight product advertising—and not often enough an exposition of how and why co-operatives are a different kind of business, one that has to listen to consumers' needs and wishes because those same consumers own it.

Co-operative enterprises have other handicaps, from a business point of view, which could, however, become their greatest strength. Mainly these result from the fact that co-operatives are and must always be democratically controlled organisations—or else lose their reason for existence. There is a vital difference between democracy—one member, one vote—in over-all control, which is an essential feature of any true co-operative, and attempted "democracy" in management and operations—which is fatal to any business, co-operatives included. But this distinction is not always recognised, even yet, despite the almost phenomenal progress made in management techniques, knowledge, and concepts by United States co-operatives in recent years.

THEN there is the problem of growth. This problem co-operatives share with all voluntary organisations of a democratic character. It is, of course, a good kind of "problem" to have. But how do you maintain "town-meeting" methods when the "town" numbers several thousand, or even several hundred thousand, "inhabitants"? Some co-operative enterprises have that many members. Not only does this require ingenious governmental structure, to preserve a reality of effective member participation and democratic control, but there is also the problem of maintaining informed interest, loyalty, concern, and a sense of responsibility among the patron members or policy owners. And, currently, educational programmes, to meet this problem are, to say the least, far from adequate. Indeed recent years have seen them actually de-emphasised in some places.

HANDICAPS AND SHORTCOMINGS

FURTHERMORE, with growth comes, all too often, a struggle for power over what is becoming a prize worth holding.

For example, such a struggle began, in the early 1950's, to rack the credit-union movement and even threaten its unity.

In part it arises from real and honest differences of opinion.

ON the one side are those who believe that credit unions should content themselves with making small convenience loans, loans which banks and other financial institutions do not care to make. This side, furthermore, looks for the future growth of credit unions to result mainly from organisation of employer-sponsored credit unions. Therefore, no offense must ever be given to large employing corporations of the country.

ON the other side are those who believe it to be the proper function of credit unions to render as many services to their members as they properly and soundly can. They see credit unions as "people's banks", engaged in the business, not merely of making small loans, but of marshalling the savings of the people in order to give the people a rounded financial security and strength which can aid them in solving many problems. This side naturally draws its strength from credit unions which are free of the sponsorship or favours of employing companies—that is, parish and church credit unions, credit unions of public employees, teachers, labour union members, and co-operative members.

BUT this is not the whole story. There also exists a raw internal struggle for control of the rapidly growing credit-union organisations which are, with their almost twelve million members, indeed a prize worth struggling over.

Struggles for power are found elsewhere, too: in rather ugly types of competition between some regional farm-supply co-operatives; in struggles for "succession" within the larger insurance organisations; and in unrelenting rivalry between a few of the oldest and ablest leaders.

Yes, co-operatives have things wrong with them because co-operatives are people. And people have things wrong with them.

(American Co-operatives - - - Jerry Voorhis)

HOME OR FAMILY?

Building Society Presents Dilemma To Newly-Weds

HAVE you heard the modern version of which comes first, the chicken or the egg? Our modern times have produced the query, "which comes first, the home or the family?"

This dilemma was brought to notice recently by a newspaper report—a Sydney building society had introduced a plan to make it "easier" for a newly-wed couple to get a home purchase loan—on the condition that the couple must undertake that the wife will work for three years after her marriage and that they will not have a family until after that time.

The bulk of the loan would then be repaid on a percentage basis of the combined salaries of husband and wife and the repayments lowered after three years and met comfortably on only the husband's income.

The upper age limit of the scheme is 35 years. However the bulk of the scheme's clients would not come from this age group as most people marrying in their thirties would have balanced their spending and begun saving for some objective in life.

It is those in their early and mid-twenties who will be most affected by these startling conditions. The minimum age limit was not stated but the age of marriage is dropping and many girls in their late teens are marrying husbands a little older. These young people should not be bound by a contract of this nature. For any lending organisation to impose conditions which restrict matters so full of psychological complexities is to enter very treacherous territory far beyond the simple processes of contracts and agreements.

The emotional maturity of young couples is subjected to sufficient strain without the added inhuman pledge of "no children for three years" adding further tension. It is commonly accepted by marriage counsellors that children in the early years of marriage provide a strengthening bond. But young people whose primary goal is a home and their secondary plan is children are in danger of losing sight of the latter when their common bond for an extended period is debt.

And the psychological dangers are very real, especially to the young woman who may have signed such a bond willingly enough and later experiences the emotional need for a child, forbidden because of some legal arrangement.

Former Director Now Consul

CONGRATULATIONS are extended to Mr. C. E. Clements, C.M.G., O.B.E., a former director of the Y.C.W. Co-operative Society Ltd., on his appointment as Consul for Peru in Australia.

We need Your Help!

SECURITY CO-OPERATIVE PERMANENT BUILDING SOCIETY

157 a'Beckett Street, Melbourne.

Date of Registration, 29/11/1957

With your help and the help of other co-operative members we could assist twice as many couples into their own homes each year. To do this, we are issuing deposit certificates to the value of \$20. At the end of five years the \$20 will be worth \$25 (better than Savings Bank interest). These deposit certificates are available for cash or on terms (10 monthly payments of \$2). If every member who receives the Co-operator takes one certificate we will raise \$4 million in funds—this would provide us with the means to immediately help 40 or 50 people to purchase their homes.

SOCIETY'S DIRECTORS

Mr. D. J. Nolan, Executive Officer, 1 Dunure Court, Balwyn.
Mr. B. Carr, Secretary, 75 Coveney St., Bexley North, N.S.W.
Mr. L. Cash, Accountant, 7 Courbrant Court, Box Hill North.
Mr. W. R. Higgins, Manager, 55 Argyle Road, Kew.
Miss K. O'Halloran, Clerk, 30 Fordham Avenue, Camberwell.
Mr. G. Oile, Public Servant, 17 Bailey St., Mt. Waverley.
Mr. M. Rundle, Clerk, 42 Metung Street, Balwyn.

Secretary

Mr. R. B. Maybury, A.C.I.S., A.A.S.A., F.B.H.S.

AUDITOR'S REPORT

We report that the latest audited balance sheet of the Society, prepared at 31st December, 1966, discloses a net tangible assets backing of \$20.14 for each \$20 paid up on investing shares and borrowing shares issued by Security Co-operative Permanent Building Society.

W. J. GARTNER & CO.,

Chartered Accountants
Auditors.

17/1/67

APPLICATION FORM

Surname.....

Christian Names.....

Address.....

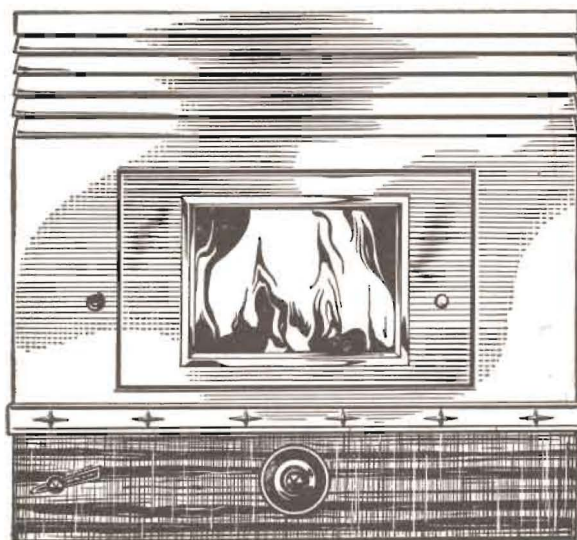
I hereby apply to be registered as the holder of Deposit Certificates and—

1. I enclose herewith being the full \$20 face value of the certificates.
2. I agree to pay monthly at the rate of \$2.00 per certificate and understand that the certificate will not be issued until payment of the face value is made in full.

Signed.....

TRADE-IN YOUR OLD HEATER

STARLINE —+—
SUPER CONVAIR



FULL PRICE INCLUDING YOUR
CHOICE OF ASH FREE OR
DOUBLE ASH PAN COVER

\$119

Plus Installation

Less your old heater

AVAILABLE CASH OR CO-OP REPAYMENT PLAN

Y.C.W Co-op Stores: **MELBOURNE & GEELONG**
329 6477 9 8077

AUTUMN SPECIALS

FAMOUS WARRNAMBOOL

Pastel Check BLANKETS

SB 63" x 90" \$11.95 pair

DB 99" x 81" \$15.00 pair

SLUMBERSOFT BLANKETS

Pure Lambswool

Made for Y.C.W. Co-op. Stores by Onkaparinga.

SB 63" x 90" \$15.95 pair

DB 99" x 81" \$21.95 pair

Pastel Colour

Flannelette Sheets

Heavy Twill Quality

63" x 99" \$3.95 pair

99" x 81" \$4.95 pair

Special Unbleached Flannelette Sheets

SB \$2.95 pair

DB \$3.95 pair

23" HMV Lowboy Television

\$190

Even less with your trade-in

2'6" Inner Spring Mattress

\$9.95

Tape Edge

3' Inner Spring Mattress

\$11.95

Famous Name

ELECTRIC BLANKETS

SB Junior \$11.50

SB 60" x 30" \$15.50

DB 60" x 48" \$18.90

BATH TOWELS

48" x 24" Slightly Imperfect \$1.00

SUNBEAM HAIR DRYER

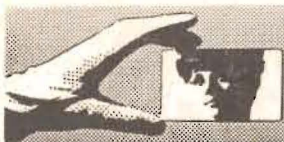
Extra Special \$13.95

Limited Quantity Reconditioned
VICTA Motor Mowers from \$34.00



**Y.C.W.
CO-OP
STORES**

157 a'BECKETT STREET, MELBOURNE • 74 RYRIE STREET, GEELONG
MELBOURNE 329 6477 • GEELONG 9 8077



Woman's Viewpoint

TWELVE months have elapsed since C-Day but how many household budgets have collapsed? Housewives have noticed the change-up during the change-over to decimal currency.

A FURTHER distortion of the family budget occurs at this time of year too! The purchase of school text books. I agree with the raised school leaving age but this can be quite an expensive extra year as the 15-year-old student should be studying for the Intermediate Certificate.

This year of study requires many expensive text books the cost of which is not being helped any because of constantly changing books. A family with a child in each of Grades 2 and 4 with older children could only re-use the standard Religion book "My Way to God". All Readers, etc., had completely changed.

In future, I feel the answer might be to sell all books quickly at the end of the school year and begin again with a new set of books.

Once school begins you can't sell your used books to that used book store—no one seems to use them any more so they usually end up with the Hospitals and Charities Waste Paper Appeal.

AN injustice is done to visitors of patients in Public Hospitals.

If a family member is hospitalised other members of the family are charged a fee of usually ten cents for each visiting period. The cost of transport to and fro added each time makes the total amount one to be considered, especially when there is the final bill for hospitalisation to be met. (This also leapt up not down).

THESE small but constant attacks on the lower income's hard-pressed family budget have now been joined by Mr. Bolte's latest—the stamp tax.

— BARBARA

Mildura Parish Society Goes Open

THE Mildura Parish Credit Society, established less than three years ago, has become the first of its kind in Victoria to expand to an open or a community credit society. Recently it transferred its activities to an office in Risbey's Chambers in Deakin Avenue, Mildura.

The Society has previously conducted the bulk of its business on Sunday mornings at the church club rooms. The Society's Chairman, Mr. Bruce Wright, reports that the name Mildura Parish Co-operative Credit Society would be retained for the present for purposes of identification although its services were now available on a Sunraysia-wide scale rather than parochial.

Mr. Wright said that the decision to widen the Society's scope to a community service was based largely on the desire to be of service which characterised credit societies.

"We believe that community feeling is strong in Sunraysia where membership consists largely of persons in the wage-earning groups," he said.

REBATES — Y.C.W. Co-op Society

THE Directors of the Y.C.W. Co-operative Society report that there has been an encouraging increase in applications for membership this year.

They again remind members of credit societies that to be eligible in future for rebates on purchases or insurance with the Y.C.W. Co-operative Society, each person must be an individual shareholder in the Y.C.W. Co-operative Society.

A person applying for membership of the Y.C.W. Co-operative Society must apply for at least two \$1 shares. He may pay the \$1 per share with his application or he may pay an instalment of 10c per share with his application.

CREDIT SOCIETY NEWS

NEW SECRETARY: St. Mary's Geelong Co-operative Credit Society Limited announce the appointment of Mr. John Ford as Secretary of the Society. Mr. Ford's address is 131 Swanston Street, South Geelong.

ASSOCIATION DIRECTORS: The Directors of the Victorian Credit Co-operative Association Limited recently appointed Mr. Barry Frawley as a Director of the Association. Mr. Frawley is the official representative to the Association for the Bulleen Co-operative Credit Society. The Board has lost the services of Mr. John Cooney who, due to business commitments has been forced to resign as a Director. John, who is also Secretary of St. Andrew's Werribee Co-operative Credit Society has been a Director of the Association since April, 1964, and has been most active in promoting the Regional Co-operative Credit Committee.

A Must for You

HOSPITAL AND MEDICAL BENEFITS

available to anyone from the

HIBERNIAN AUSTRALASIAN CATHOLIC BENEFIT SOCIETY

(Registered under National Health Act. 1953)

PLEASE NOTE NEW ADDRESS.

T. M. BARKER, 289 LATROBE ST.

Melbourne

Phone: 67-7345 (3 lines)

PERSONAL ACCIDENT AND SICKNESS INSURANCE

20% NO CLAIM BONUS RETAINED

DURING 1966 the policy conditions and premium rates for Personal Accident and Sickness policies were changed, and at the same time most insurance companies discontinued the 20 per cent No Claim Bonus which had previously been allowed if no claim had been made during the previous twelve months.

The Y.C.W. Co-operative Society has likewise made the changes in conditions and premium rates but has retained the 20 per cent No Claim Bonus. Self-employed people who are now receiving their renewal accounts have noticed by the increase in their premium the drop of this No Claim Bonus. In each case where the Y.C.W. Co-operative Society has been asked to give a quote the difference is very substantial because of the 20 per cent No Claim Bonus allowed and a further 10 per cent is given to all share-holders (members of the Y.C.W. Co-op. Society).

The following example will indicate the amount that can be saved. A self-employed carpenter who has \$2,000/\$1,000 capital benefits, \$40.00 p.w. accident and sickness cover and \$100 for medical expenses.

OTHER COMPANIES WITH A NIL NO CLAIM BONUS

Premium	\$79.00
Stamp Duty	3.45
	<hr/>
	\$82.45

MEMBER OF THE Y.C.W. CO-OP. SOCIETY

Premium	\$79.00
Less 10 per cent rebate	7.90
	<hr/>
	71.10
Less 20 per cent N.C.B. (if applicable)	14.22
	<hr/>
	56.88
Stamp Duty	2.84
	<hr/>
	\$59.72

A saving of \$22.73. You may become a shareholder by taking out two \$1.00 shares.

SHARES

The overall savings by insuring with the Y.C.W. Co-op. Society could be used for:

- Personal and family needs, or,
- To increase benefits under Personal Accident and Sickness Policy, or
- To take out other insurance policies which have been neglected in the past.

INSURANCE COVER

WHAT IS PERSONAL ACCIDENT AND SICKNESS INSURANCE?

It is primarily designed for self-employed persons—and its main purpose is to provide:

- A capital payment in the event of death or permanent disablement due to an accident. (Not sickness).
- Payment of a nominated weekly benefit for a period of up to 52 weeks if the insured is temporarily disabled due to accident or sickness.
- Payment of medical expenses associated with a claim for any of the above clauses.

Premiums may be paid yearly, or if the insured wishes to arrange an instalment insurance contract incorporating all the insurances that he may require—house, contents, motor vehicle, workers compensation, etc., also medical and hospital benefits plus the personal accident and sickness policy—all these policies can be included within the contract.

SHOULD YOU WISH TO OBTAIN FURTHER INFORMATION OR WOULD LIKE SOMEONE TO CALL AND SEE YOU ONE EVENING, PLEASE RING THE INSURANCE DIVISION ON 329-6477.

EMPLOYEES

If you are an employee and therefore subject to workers compensation, but desire cover against accidents whilst not at work or against sickness, you can take out a personal accident and sickness policy to suit these circumstances.

It is also possible to take out a Personal Accident and Sickness policy which would enable you to receive benefits in excess of the amounts payable under workers compensation. Whilst the cover provided is quite suitable and satisfactory the disadvantage of this type of insurance is that it would prevent you from claiming Commonwealth Unemployment and Sickness Benefits. We therefore recommend that you consider an alternative accident and sickness benefit which is available through the Friendly Societies (H.A.C.B.S.).

This would enable you to receive up to \$20.00 p.w. plus your entitlements under Commonwealth Social Service Benefits, and can also be received in addition to workers compensation. The full benefits also include a small amount of endowment and whole of life Assurance and is a very suitable benefit for the average wage earner.

Further information can be obtained on request from the Y.C.W. Co-op. Society.

IF YOU SAY

'We are Moving'

WHEREVER WILL WE START?

TALK IT OVER WITH

J. DOOLAN

FURNITURE HANDLING SPECIALIST
63 BUCKLEY STREET, ESSENDON, W5

Phone: 37-7694

Co-ops Meet Challenges

(CONTINUED FROM PAGE ONE)

In Chicago, the Pilsen Neighbours Community Centre is established in an area where over 60 per cent of the population is Mexican. Small groups of Lithuanians, Poles, Croatians, Irish and Negroes also live there.

The centre is run, and largely financed by the people who live in the area. They have organised together to provide services in employment, street cleaning and crime reduction and also conduct banking and credit facilities.

Each Tuesday many housewives hand in a shopping list of all their grocery and green-grocery needs for the following week. The Credit Union secretary buys these goods in bulk, thus making a considerable saving. The pile of groceries, fruit and vegetables for some 50 families makes quite a sight.

The "big" co-operatives in the U.S.A. are both large and impressive. The first atomic power plant to operate in a rural area opened in 1963 was managed by a co-operative.

The giant Consumers' Co-operative Association plans a \$10 million nitrogen fertiliser plant in Iowa and a \$20 million phosphate fertiliser plant in Florida.

Have Victorian farmers' co-operatives thought of using natural gas in their own fertiliser plant?

Co-operatives in the United States have entered the super-market field. In layout the Hyde Park Co-operative would rival any Australian supermarket. Its sales in 1964/65 were nearly \$5½ million.

One of the features (which I found to be a real service) was the provision of a home economist at the store, who prepared recipes for free distribution making use of the "sale" or "special" lines. She also periodically tested all products in the store to see that they came up to standard.

This co-operative also sponsored other co-operative ventures for the benefit of the 10,000 members. These included, a Hospital and Sickness Co-op., a Travel and Social Co-op., Credit Unions, and a Memorial (Funeral) Co-op. They rightly claim to provide service from cradle to grave.

In Northern Canada 22 co-operatives and two Credit Unions are helping to improve the economy of their respective Eskimo communities. The businesses cover housing, consumer, producer and multi-purpose co-operatives. The products range from art work, print making, carvings (stone, ivory and bone) cloth print-

Staff Members Visit Island Co-ops

Two members of the staff at Y.C.W. Co-operative Society, Lombard House, recently visited Credit Unions in Fiji and Samoa.

They were Miss Kerin O'Halloran of Security Housing and Miss Janice Downes of the Development Society who met Fr. Ganey, S.J., and John Naisara during a stop-over while on a holiday cruise they had taken together.

Both Fr. Ganey and John Naisara have previously visited Melbourne and met and spoken to many co-operators here.

ing and garments in fur and cloth to fishing and trapping.

Financial and technical assistance was obtained from the government to establish these ventures, but an increasing number of local people are being trained to run them. Most government officers have an Eskimo understudy ranging from store managers to salesmen for the Eskimo art work.

All these people described here have adapted co-operatives to their needs and see in them a practical means of raising their standards of living and maintaining control over their own affairs and interests.

Australian co-operators can learn from these examples the possibilities and extent to which co-operatives can provide an answer to the economic and social needs of people.

Looking at this brief account of some co-operative ventures around the world we might reflect upon some of the following questions.

- Are we taking a sufficiently active interest in the working of the particular co-operative or co-operatives to which we belong?
- Are we prepared to pay for service, or do we look upon co-operatives as a social service or "hand-out" organisation?
- Do we consider the needs for co-operatives to extend into new fields or are we satisfied with things as they are?
- Are we concerned about spreading the co-operative message to others or do we just leave it to someone else.
- What can be done to have co-operatives included in the school curriculum? Personal representation to local authorities could be a vital influence.

WHEN Bishop Pearl of Samoa, was informed that the Morwell Co-op. and the Y.C.W. Co-op. had joined forces to provide floor coverings for the Western Samoa Credit Union League at Apia, he dashed off a letter of appreciation at once to both Societies.

"This is practically the only thing left to do by way of completing the building," he wrote. "The League has just about scraped the bottom of the pot to get to this stage and would not be able to afford the flooring."

"The Catholic Mission has been helping along this project because we believe firmly in the great potentialities the Credit Union Movement has for the advancement of all the people of these islands. But the funds which we have been able to make available have been completely used up as well."

The closing date for the appeal has been extended. Please address donations to: "Samoan Credit Co-op. Appeal", 157 a'Beckett Street, Melbourne.

APPEAL FOR SAMOA



(The recently completed Credit Union League Building.)

Published by Bert De Luca for the Co-operatives Development Society, 157 a'Beckett St. Phone 329-6477, and printed by J. Roy Stevens Pty. Ltd., "Knox House," Knox Lane, Melbourne.